A service providing system is constructed by a network,

a commerce provider server connected to the network, a purchaser terminal connected to the network and having an 5 interface with a data holder, a data reader, and a data collating terminal connected between the data reader and the network. The purchaser terminal receives services from the commerce provider server and transmits a selected service and a purchaser identification number to the commerce provider 10 server, so that the commerce provider server stores the selected service in correspondence with the purchaser identification number, and the selected service along with the purchaser identification number is written into the data holder. Then, the data reader reads the selected service and the purchaser identification number from the data holder, and the data collating terminal receives the selected service along with the purchaser identification number in advance, and collates the selected service and the purchaser identification from the data reader with those of the commerce provider server to verify whether or not a purchaser having the data holder is a true one.